



## Spender vs. Saver Quiz

Take this quiz to determine if you're a big spender, smart saver or something in between!

1. When I receive money for my birthday, I usually \_\_\_\_\_.
  - a. Put it in a piggy bank or savings account.
  - b. Save a portion of it and spend the rest.
  - c. Spend it all on the latest clothes or gadgets I've had my eye on.
2. When I see something I want, I \_\_\_\_\_.
  - a. Add it to my birthday or holiday wish list.
  - b. Count up my money to see if I have enough saved to purchase it.
  - c. Buy it immediately! I'll beg my parents for extra cash if I don't have enough.
3. I \_\_\_\_\_ buy things just to cheer me up when I'm feeling sad.
  - a. Never
  - b. Sometimes
  - c. Often

If you answered mostly **A's**, you're a smart saver! Continue to save like you do now and you'll be well on your way to financial success. Just remember it's okay to occasionally treat yourself to something you want.

If you answered mostly **B's**, you're a spender and saver. You know how to save your money – but you also enjoy spending responsibly. Congratulations on finding a mix that works for you! Just make sure you continue to save more than you spend.

If you answered mostly **C's**, you're a big spender! Keep in mind that spending is best in moderation. If you always spend your money as soon as you receive it, you won't be able to purchase big items like a car or house later in life. Try to spend less – and save more!